DOCKET NO: 340964US28

IN THE UNITED STATES PATENT & TRADEMARK OFFICE

IN RE APPLICATION OF :

JAMES BRACKEN, ET AL. : EXAMINER: CHAMPAGNE, L

SERIAL NO: 10/643,514

FILED: AUGUST 19, 2003 : GROUP ART UNIT: 3627

FOR: ARCHITECTURE FOR ACCOUNT :

RECONCILIATION

AMENDMENT

COMMISSIONER FOR PATENTS ALEXANDRIA, VIRGINIA 22313

SIR:

In response to the Office Action dated January 20, 2010, please amend the above-identified application as follows:

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this paper.

Remarks/Arguments begin on page 5 of this paper.